

**IN THE CLAIMS:**

Rewrite the claims as follows:

1. (Original) A method of transferring a sum of money from a customer to a beneficiary via a money-transfer company, a network of money dispensing machines and a plurality of distributors of money pick-up devices and corresponding personal codes capable of selective operation of said money dispensing machines, said method comprising:

collecting said sum of money; via said money-transfer company, from a customer for transfer to a beneficiary;

providing said beneficiary with a unique device pick-up code;

presenting said unique device pick-up code to one of said distributors;

activating one of said money pick-up devices and generating a corresponding personal code, via said distributor and said money-transfer company, in response to the step of presenting said unique device pick-up code to one of said distributors;

giving said beneficiary an activated one of said money pick-up devices and a corresponding personal code; and

operating one of said money dispensing machines to collect said sum of money via said beneficiary using said activated one of said money pick-up devices and said corresponding personal code.

2. (Original) The method of claim 1 wherein said activating step includes transmitting said unique device pick-up code from said distributor to said money-transfer company, and transmitting said personal code from said money-transfer company to said distributor.

3. (Original) The method of claim 2 wherein the step of transmitting said unique device pick-up code includes transmitting, from said distributor to said money-transfer company, a unique device identification associated with said activated one of said money pick-up devices.

4. (Original) The method of claim 3 wherein the step of transmitting said unique device pick-up code includes transmitting a distributor identification to said money-transfer company.

5. (Original) The method of claim 4 wherein the step of transmitting said unique device pick-up code includes transmitting signals from said distributor to said money-transfer company via a public switched telephone network (PSTN), and the step of transmitting said distributor identification includes transmitting an automatic number identification (ANI) signal from said PSTN to said money-transfer company.

6. (Original) The method of claim 5 wherein the step of activating includes matching said ANI signal with previously stored distributor data prior to the step of transmitting said personal code from said money-transfer company to said distributor.

7. (Original) The method of claim 6 wherein said money dispensing machines are automatic teller machines (ATM's) and the step of giving said beneficiary an activated one of said money pick-up devices includes giving said beneficiary an ATM card, having a magnetic strip with an ATM card code stored thereon, and a corresponding ATM personal identification number.

8. (Previously Presented) A method of transferring a sum of money from a customer to a beneficiary via a money-transfer company, a network of ATM's (automatic teller machines) and a plurality of distributors of ATM cards and corresponding ATM PINS (personal identification numbers) for operating said ATM's, said method comprising:

collecting said sum of money, via said money-transfer company, from a customer for transfer to a beneficiary;

providing said beneficiary with a unique pick-up code for getting an activated ATM card and a corresponding PIN from one of said distributors;

presenting said unique pick-up code to one of said distributors;

activating one of said ATM cards and generating a corresponding PIN via said distributor and said money-transfer company, in response to the step of presenting said unique pick-up code to one of said distributors;

giving said beneficiary an activated one of said ATM cards and said corresponding PIN; and

operating one of said ATM's to collect said sum of money via said beneficiary using said activated one of said ATM cards and said corresponding PIN.

9. (Original) The method of claim 8 wherein said activating step includes transmitting said unique pick-up code from said distributor to said money-transfer company, and transmitting said PIN from said money-transfer company to said distributor.

10. (Original) The method of claim 9 wherein the step of transmitting said unique pick-up code includes transmitting, from said distributor to said money-transfer company, a unique ATM card number visibly fixed on said ATM card.

11. (Original) The method of claim 10 wherein the step of transmitting said unique pick-up code includes transmitting a distributor identification to said money-transfer company.

12. (Original) The method of claim 11 wherein the step of transmitting said unique pick-up code includes transmitting signals from said distributor to said money-transfer company via a public switched telephone network (PSTN), and the step of transmitting said distributor identification includes transmitting an automatic number identification (ANI) signal corresponding to said distributor from said PSTN to said money-transfer company.

13. (Original) The method of claim 12 wherein the step of activating includes matching said ANI signal with previously stored distributor data prior to the step of transmitting said PIN from said money-transfer company to said distributor.

14. (Original) A money-transfer system, for transferring a sum of money from a customer to a beneficiary, comprising:

a network of money dispensing machines each capable of dispensing said sum of money in response to operation thereof via a money pick-up device and a corresponding personal code;

a plurality of distributors of said money pick-up devices;

a money-transfer company having collecting means for collecting said sum of money from a customer for transfer to a beneficiary, device pick-up means for providing said beneficiary with a unique device pick-up code for allowing said beneficiary to get an activated one of said money pick-up devices from a distributor,

and activating means for providing said beneficiary with a personal code corresponding to said money pick-up device and said sum of money; and

a communication system connecting said plurality of distributors to said money-transfer company, said communication system including distributor identification means for transmitting a distributor identification signal to said money-transfer company when a distributor initiates communication with said money-transfer company.

15. (Original) The money-transfer system of claim 14 wherein said communication system includes a public switched telephone network (PSTN), and said distributor identification means includes an automatic number identification (ANI) system connected to said PSTN, for transmitting an ANI signal, corresponding to a distributor's telephone number, to said money-transfer company when a distributor initiates communication with said money-transfer company.

16. (Original) The money-transfer system of claim 15 wherein said activating means includes distributor validation means for matching an ANI signal with a previously stored telephone number of a distributor to validate a distributor's request to activate a money pick-up device.

17. (Original) The money-transfer system of claim 16 wherein said money dispensing machines include ATM's (automatic teller machines) and said money pick-up devices are ATM cards.

18. (Previously Presented) A method of transferring money from a customer to a beneficiary via a money-transfer company, comprising the steps of:

supplying a sum of money by a customer to a money-transfer company;

providing a beneficiary with a fund pickup number;

providing the fund pickup number by the beneficiary to a distributor;

activating a money pickup device by the distributor after receipt of the fund pickup number;

operating a money dispensing machine by the beneficiary using the activated money pickup device;

dispensing money to the beneficiary upon operation of the money dispensing machine.

19. (Previously Presented) The method of claim 18, wherein the supplying a sum of money step includes identifying the beneficiary by the customer; and the step of activating the money pickup device is carried out only upon receipt of the fund pickup number from the identified beneficiary.

20. (Previously Presented) The method of claim 18, wherein the providing the beneficiary with the fund pickup number step is carried out by the customer.

21. (Previously Presented) The method of claim 18, further comprising the step of providing the beneficiary with a personal code after receipt of the fund pickup number by the distributor; and wherein the dispensing money step is carried out only upon receipt by the money dispensing machine of the personal code.

22. (Previously Presented) The method of claim 18, wherein the activating step further includes supplying the activated money pickup device to the beneficiary.

23. (Previously Presented) The method of claim 18, wherein the step of providing the fund pickup number by the beneficiary to a distributor is carried out by supplying the fund pickup number by the beneficiary to one of a plurality of distributors.

24. (Previously Presented) A method of transferring money, comprising the steps of:

providing a beneficiary with a fund pickup number corresponding to an access code to enable the beneficiary to obtain money supplied to the money-transfer company by a customer;

providing the fund pickup number by the beneficiary to a distributor;



activating a money pickup device by the distributor after receipt of the fund pickup number;

operating a money dispensing machine by the beneficiary using the activated money pickup device;

dispensing money to the beneficiary upon operation of the money dispensing machine.

25. (Previously Presented) The method of claim 24, wherein the step of activating the money pickup device is carried out only upon receipt of the fund pickup number from a particular beneficiary associated with the fund pickup number.

26. (Previously Presented) The method of claim 24, wherein the providing the beneficiary with the fund pickup number step is carried out by the customer.

27. (Previously Presented) The method of claim 24, further comprising the step of providing the beneficiary with a personal code after receipt of the fund pickup number by the distributor; and wherein the dispensing money step is carried out only upon receipt by the money dispensing machine of the personal code.

28. (Previously Presented) The method of claim 24, wherein the activating step further includes supplying the activated money pickup device to the beneficiary.

29. (Previously Presented) The method of claim 24, wherein the step of providing the fund pickup number by the beneficiary to a distributor is carried out by supplying the fund pickup number by the beneficiary to one of a plurality of distributors.

30. (Previously Presented) The method of claim 1, wherein the step of activating one of said money pick-up devices includes the steps of the distributor selecting a money pick-up device from an inventory of money pick-up devices, and activating the money pick-up device selected from the inventory.

31. (Previously Presented) The method of claim 8, wherein the step of activating one of said ATM cards includes the steps of the distributor selecting an ATM card from an inventory of ATM cards, and activating the ATM card selected from the inventory.

32. (Previously Presented) The method of claim 24, wherein the step of activating a money pickup device includes the steps of the distributor selecting a money pick-up device from an inventory of money pick-up devices, and activating the money pick-up device selected from the inventory.

33. (New) A method for accessing funds associated with a financial instrument in which the financial instrument is associated with a funds-access code, comprising:

receiving by a recipient the funds-access code associated with a financial instrument;

presenting by the recipient the funds-access code to a distributor;

activating a funds-access device in response to the recipient presenting the funds-access code to the distributor;

creating and storing a funds-access device record representing the activated funds-access device;

associating the funds-access device record with funds associated with the financial instrument; and

accessing the funds associated with the financial instrument upon utilization of the funds-access device by the recipient.

34. (New) The method of claim 33, wherein the financial instrument is an instrument representative of a funds-transfer.

35. (New) The method of claim 33, wherein the financial instrument is a check, and the funds-access code is a check number.

36. (New) The method of claim 33, wherein the funds-access device is a carrying card having a magnetic stripe containing data; and the step of accessing the funds is carried out upon reading the data from the magnetic stripe on the carrying card.

37. (New) The method of claim 33, wherein the step of activating a funds-access device further includes the step of providing the recipient with a personal code, and wherein the step of accessing the funds is carried out by utilizing the funds-access device and providing the personal code by the recipient.

38. (New) The method of claim 37, wherein the funds-access device is an ATM card usable at automatic teller machines and the personal code is a PIN; and wherein the step of accessing the funds is carried out by the recipient supplying the ATM card and the PIN to one of the automatic teller machines.

39. (New) The method of claim 38, wherein the step of accessing the funds is carried out by the steps of requesting by the recipient a designated amount of cash, dispensing by the automatic teller machine the requested cash, and updating the financial instrument associated with the funds to reflect dispensing of the designated amount of cash to the recipient.

40. (New) The method of claim 33, further comprising the steps of specifying a selected recipient by the financial instrument and associating the financial instrument with a receiving financial instrument identity record identifying the recipient.

41. (New) The method of claim 40, further comprising the step of verifying by the distributor a matching of the identity of the recipient to an identity identified by the receiving financial instrument identity record of the financial instrument associated with the supplied funds access code, and wherein the steps of activating and accessing steps are carried out only if the match is verified.

42. (New) A method for accessing funds associated with a financial instrument, comprising:

generating a funds record of funds associated with a financial instrument;  
transferring a value of the funds into the funds record;  
creating and storing a funds-access device record associated with the funds associated with the financial instrument;  
activating the funds-access device;  
associating the funds-access device with the funds-access device record; and  
accessing the funds associated with the financial instrument by a recipient employing the funds-access device.

43. (New) The method of claim 42, wherein the financial instrument is a funds-transfer.

44. (New) The method of claim 42, wherein the financial instrument is a check made out to the recipient.

45. (New) The method of claim 42, wherein the funds-access device is a card having a magnetic stripe containing information for accessing the funds associated with the financial instrument.

46. (New) The method of claim 45, wherein the step of activating is carried out upon supply a personal code associated with the card.

47. (New) The method of claim 46, wherein the card is an ATM card, the personal code is a PIN, and the accessing step is carried out by using an automatic teller machine (ATM).

48. (New) The method of claim 47, further comprising the step of updating the funds associated with the financial instrument to reflect an amount of funds accessed by the recipient.

49. (New) The method of claim 42, wherein the financial instrument specifies a specific recipient and is associated with a receiving financial instrument identity record identifying the specific recipient.

50. (New) The method of claim 49, further comprising the step of verifying a matching of the identity of the recipient using the funds-access device to the specific recipient identified by the receiving financial instrument identity record of the financial instrument associated with the funds-access device; and wherein the steps of activating and accessing are carried out only if the match is verified.

51. (New) A method for creating an account from funds associated with a financial instrument in which a funds-access code is associated with the financial instrument, comprising:

receiving the funds-access code by a recipient;

creating an account and storing an account record representing the account in response to the recipient providing the funds-access code;

depositing the funds associated with the financial instrument into the account;

and

accessing the funds in the account by the recipient.

52. (New) The method of claim 51, wherein the financial instrument is a funds-transfer.

53. (New) The method of claim 51, wherein the financial instrument is a check made out to the recipient.

54. (New) The method of claim 51, wherein the accessing step is carried out by an agent of a bank.

55. (New) The method of claim 51, further comprising the steps of creating and storing a funds-access device record associated with the account; activating a funds-access device; associating the funds-access device with the funds-access device record; and supplying the funds-access device to the recipient; and wherein the accessing step is carried out utilizing the funds-access device.

56. (New) The method of claim 55, wherein the funds-access device is a card having a magnetic stripe containing information for accessing the funds in the account.

57. (New) The method of claim 56, further comprising the step of generating a personal code, and the accessing step is carried out only upon supplying the personal code by the recipient.



58. (New) The method of claim 57, wherein the card is an ATM card, the personal code is a PIN, and the accessing step is carried out by using the ATM card at an automatic teller machine.

59. (New) The method of claim 58, wherein the accessing step includes the steps of requesting cash from the funds in the account, dispensing by the automatic teller machine the requested cash; and updating the funds in the account to reflect the dispensed cash.

60. (New) The method of claim 51, wherein the financial instrument specifies a specific recipient and is associated with a receiving financial instrument identity record identifying the recipient.

61. (New) The method of claim 60, further comprising the step of verifying a matching of the identity of the recipient providing the funds-access code to the specific recipient identified by the receiving financial instrument identity record of the financial instrument being accessed; and wherein the steps of creating, depositing and accessing are carried out only if the match is verified.